

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## General Comment

I have a modest IRA that is not enough to "last a lifetime". However, I am able to generate sufficient MONTHLY income thru options trading that I am able to avoid the otherwise inevitable "running out of money before I run out of years".

I have taken the time to learn to trade options and have successfully used this strategy to generate cash flow that would NOT be available thru the usual "hope the market goes up" approach. Particularly now that the market is DOWN .. I am still able to maintain my self sufficiency. I do not use a broker for advice, only to execute the trades as I instruct.

PLEASE do not take away this life enriching strategy from me. I am able to generate income for my family, help my children occasionally and fully support myself. But if options trading is restricted from my IRA, I will lose much of this ability and my strategy for a comfortable retirement will be taken away. I have worked for 50 years to get to this point ... please do not take this away from me. If you feel you must do something to "protect" people ... at least grandfather it so that those such as myself, who use Options Trading as a foundational component of their retirement, will not be compromised at a time in my life where there is no opportunity to change to a different strategy. I am nearly 60 years old and can't go back to work, which would be necessary if you block this income producing investment strategy.

PLEASE DO NOT RESTRICT MY OPTIONS TRADING PRIVILEGES IN MY IRA.